

**Information to identify the case:**

Debtor 1	<u>Bryan Steven Venezia</u>	Social Security number or ITIN	xxx-xx-7744
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Suzanne Michelle Venezia</u>	Social Security number or ITIN	xxx-xx-1007
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-11421-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bryan Steven Venezia

Suzanne Michelle Venezia

7/19/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bryan Steven Venezia  
 Suzanne Michelle Venezia  
 Debtors

Case No. 18-11421-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db +Bryan Steven Venezia, 18 Mountain View Court, Hamburg, NJ 07419-2414  
 jdb #+Suzanne Michelle Venezia, 18 Mountain View Court, Hamburg, NJ 07419-2414  
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
 517520333 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853  
 518203567 +AHS Hospital Corp., dba Morristown Medical Center, Accurate Collection Services,  
 17 Prospect Street, Morristown, NJ 07960-6862  
 517293126 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 518203568 Atlantic Health System, Atlantic Medical Group, PO Box 419101, Bonton, MA 02241-9101  
 517293130 Children's Specialized Hospital, PO Box 48066, Newark, NJ 07101-4866  
 517390728 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517984347 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517293137 Foot and Ankle Center of NJ, LLC, 5 Route 94, Suite 3B, Viking Village,  
 Vernon, NJ 07462-3553  
 517293139 +Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
 517293141 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
 517331029 +LendingPoint LLC, 1201 Roberts Blvd., Ste 200, Kennesaw GA 30144-3612  
 517293142 +Lendingpoint Llc, 1201 Roberts Blvd #200, Kennesaw, GA 30144-3612  
 517293143 +NationStar/Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620  
 517378103 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 517293145 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747  
 517663779 +PNC Bank, National Association, Bankruptcy Department, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 517293144 +PayPal Credit, PO Box 5138, Timonium, MD 21094-5138  
 517293146 Radiologic Associates of NNJ, PA, PO Box 10728, Lancaster, PA 17605-0728  
 518203566 Specialty Surgical Center, PO Box 829936, Dept. 300, Philadelphia, PA 19182-9936  
 517293151 Synergy Orthopedics, LLC, 920 Germantown Pike, Suite 210, Plymouth Meeting, PA 19462-7401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2019 00:30:01 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2019 00:29:57 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Jul 20 2019 03:48:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 517293127 +EDI: TSYS2.COM Jul 20 2019 03:48:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 517293128 EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517293129 +EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One, Po Box 26625,  
 Richmond, VA 23261-6625  
 517344899 EDI: BL-BECKET.COM Jul 20 2019 03:48:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517293131 +EDI: WFNNB.COM Jul 20 2019 03:48:00 Comenity Bank/mandee, Po Box 182789,  
 Columbus, OH 43218-2789  
 517293132 +EDI: WFNNB.COM Jul 20 2019 03:48:00 Comenity Bank/nwyrk&co, PO Box 182125,  
 Columbus OH 43218-2125  
 517293133 +EDI: WFNNB.COM Jul 20 2019 03:48:00 Comenitybank/venus, Po Box 182789,  
 Columbus, OH 43218-2789  
 517293134 +EDI: WFNNB.COM Jul 20 2019 03:48:00 Comenitybk/victoriasec, Po Box 182789,  
 Columbus, OH 43218-2789  
 517293135 +EDI: WFNNB.COM Jul 20 2019 03:48:00 Comenitycap/chldplce, Po Box 182120,  
 Columbus, OH 43218-2120  
 517293136 +EDI: RCSFNBMARIN.COM Jul 20 2019 03:48:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 517293138 +EDI: PHINAMERI.COM Jul 20 2019 03:48:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 517312103 +EDI: HY11.COM Jul 20 2019 03:48:00 Hyundai Lease Titling Trust, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 517293140 +E-mail/Text: bncnotices@becket-lee.com Jul 20 2019 00:29:01 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517422723 EDI: RESURGENT.COM Jul 20 2019 03:48:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 517386461 +EDI: MID8.COM Jul 20 2019 03:48:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517391250 EDI: PRA.COM Jul 20 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
 POB 41067, Norfolk VA 23541  
 517415634 +EDI: Q3G.COM Jul 20 2019 03:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
 Sadino Funding LLC 98083-0788

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Jul 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517416922 EDI: Q3G.COM Jul 20 2019 03:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517416948 EDI: Q3G.COM Jul 20 2019 03:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
517415633 EDI: Q3G.COM Jul 20 2019 03:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517403491 EDI: Q3G.COM Jul 20 2019 03:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
517293147 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015  
517293148 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/old Navy, Po Box 965005,  
Orlando, FL 32896-5005  
517293149 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/qvc, Po Box 965005, Orlando, FL 32896-5005  
517293150 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024  
517297581 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/rny Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517424652 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synch/rny Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
517436205 +E-mail/Text: bncmail@w-legal.com Jul 20 2019 00:30:13 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
517293152 +EDI: WTRNBANK.COM Jul 20 2019 03:48:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Dean G. Sutton on behalf of Joint Debtor Suzanne Michelle Venezia dgs123@ptd.net  
Dean G. Sutton on behalf of Debtor Bryan Steven Venezia dgs123@ptd.net  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal  
Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal,  
nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
NJ\_ECF\_Notices@mccalla.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11